



2100  
#2  
C2  
02.28.06  
2665  
PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s) P. J. Perley et al. Examiner:  
Serial No.: 09/771,653 Group Art Unit:  
Confirmation No: Docket: 669-75  
Filed: January 30, 2001 • Dated: January 11, 2002  
For: A COMPUTERIZED  
METHOD AND SYSTEM  
FOR MANAGING A  
FINANCIAL CAPACITY  
OF A BUSINESS

Commissioner for Patents  
Washington, DC 20231

*I hereby certify this correspondence is being deposited  
with the United States Postal Service as first class mail,  
postpaid in an envelope, addressed to:  
Commissioner for Patents, Washington, D.C. 20231*

*on January 11, 2002*

*Dated: 1/11/02*

*Linda J. Scheurle*  
Linda J. Scheurle

**RECEIVED**  
FEB 06 2002  
Technology Center 2100

**INFORMATION DISCLOSURE STATEMENT**

Sir:

In order to fulfill the requirements of candor and good faith set forth in 37 C.F.R.  
§1.56, Applicants submit herewith the following Information Disclosure Statement in  
accordance with the provisions of 37 C.F.R. §1.97 and §1.98.

**UNITED STATES PATENTS**

PATENTEE

PATENT NO.

ISSUE DATE

Watson

5,991,750

November 23, 1999

**FOREIGN PATENT DOCUMENTS**

| <u>COUNTRY</u> | <u>PUBLICATION NO.</u> | <u>PUBLICATION DATE</u> |
|----------------|------------------------|-------------------------|
| PCT            | WO 97/39415            | October 23, 1997        |
| PCT            | WO 99/13425            | March 18, 1999          |
| PCT            | WO 99/41534            | August 19, 1999         |
| PCT            | WO 00/49552            | August 24, 2000         |

**RECEIVED**

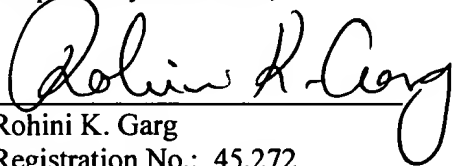
**FEB 06 2002**

**Technology Center 2100**

The above-referenced documents are listed on PTO Form 1449. We have enclosed the cited documents to facilitate reference to them.

Applicants are not aware of any other references to be identified at this time. If the Examiner has any questions or comments relating to the present application, he or she is respectfully invited to contact Applicants' attorney at the telephone number set forth below.

Respectfully submitted,



Rohini K. Garg  
Registration No.: 45,272  
Agent for Applicant(s)

HOFFMANN & BARON, LLP  
6900 Jericho Turnpike  
Syosset, New York 11791  
(516) 822-3550